



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [SYNOVUS FINANCIAL CORP.](#)

City/State [COLUMBUS, GA](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [57,382,745](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	57,281,553	54,526,598	55,314,720	51,933,102	46,753,241
Net income (\$000)	349,088	373,292	760,467	373,695	563,780
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.86	2.67	63	2.78	2.65	54	2.78	2.60	62	2.92	2.77	57	3.42	3.01	67
+ Non-interest income	0.77	0.96	48	0.81	1.11	40	0.82	1.04	43	0.81	1.21	34	0.77	1.32	30
- Overhead expense	1.97	2.17	41	1.97	2.24	34	2	2.17	38	2.30	2.57	39	2.34	2.69	33
- Provision for credit losses	0.08	0.09	60	-0.16	-0.15	40	-0.19	-0.09	25	0.65	0.51	72	0.19	0.15	68
+ Securities gains (losses)	0	0	43	-0.01	0.01	2	0	0.01	6	0.15	0.02	97	-0.02	0.01	9
+ Other tax equivalent adjustments	0	0	46	0	0	14	0	0	17	0	0	0	48	0	0
= Pretax net operating income (tax equivalent)	1.55	1.40	66	1.76	1.79	54	1.79	1.66	65	0.94	1.04	38	1.64	1.56	56
Net operating income	1.22	1.06	71	1.37	1.36	55	1.37	1.26	64	0.72	0.81	35	1.21	1.19	46
Net income	1.22	1.06	71	1.37	1.35	56	1.37	1.26	64	0.72	0.82	34	1.21	1.19	46
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.25	3.12	57	3.22	3.14	51	3.19	3.06	54	3.72	3.55	58	4.70	4.41	71
Interest expense	0.19	0.24	45	0.26	0.27	58	0.23	0.25	56	0.60	0.52	66	1.04	1.08	50
Net interest income (tax equivalent)	3.05	2.88	59	2.95	2.85	53	2.96	2.80	59	3.12	3.01	48	3.66	3.33	64
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.17	0.08	78	0.24	0.13	75	0.20	0.11	76	0.24	0.27	58	0.16	0.21	51
Earnings coverage of net loan and lease losses (X)	12.99	-9.51	40	9.35	4.52	37	11.43	39.72	29	8.67	22.91	38	14.80	24.40	50
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.99	1.17	32	1.35	1.39	51	1.09	1.23	38	1.58	1.58	58	0.76	0.83	42
Allowance for loan and lease losses / Total loans and leases	0.97	1.15	32	1.33	1.37	51	1.07	1.20	38	1.55	1.55	56	0.75	0.81	44
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.29	0.41	36	0.42	0.63	35	0.36	0.49	36	0.45	0.71	31	0.31	0.57	24
30-89 days past due loans and leases / Total loans and leases	0.13	0.32	28	0.12	0.27	28	0.13	0.32	25	0.11	0.39	12	0.29	0.43	38
Liquidity and Funding															
Net noncore funding dependence	10.39	3.09	78	5.46	-1.82	76	3.70	-2.33	69	5.43	3.20	63	19.63	14.45	71
Net short-term noncore funding dependence	6.46	-1.79	82	1.42	-8.21	82	1.36	-7.71	76	0.59	-4.76	69	15.63	3.38	87
Net loans and leases / Total assets	72.70	61.60	76	70.02	59.81	80	69.15	58.67	77	70.61	61.58	75	76.75	63.77	84
Capitalization															
Tier 1 leverage ratio	9.03	9.08	49	8.72	9.11	40	8.72	8.98	48	8.50	9.13	34	9.16	9.76	40
Holding company equity capital / Total assets	7.99	10.04	20	9.53	10.88	31	9.24	10.71	28	9.49	11.16	27	10.25	12.43	24
Total equity capital (including minority interest) / Total assets	7.99	10.14	18	9.53	11.01	28	9.24	10.82	25	9.49	11.29	24	10.25	12.57	23
Common equity tier 1 capital / Total risk-weighted assets	9.46	11.90	11	9.75	12.69	4	9.50	12.42	7	9.66	12.38	5	8.95	12.17	2
Net loans and leases / Equity capital (X)	9.10	6.22	91	7.34	5.51	84	7.48	5.53	84	7.44	5.58	81	7.49	5.21	86
Cash dividends / Net income	33.07	34	50	30.63	25.30	62	29.83	28.27	55	60.96	42.30	77	36.53	33.12	56
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	4.45	7.91	52	1.51	9.29	22	5.37	10.50	32	12.84	16.68	43	47.55	9.26	94
Equity capital	-12.47	-0.29	21	3.66	9.31	26	2.62	7.46	32	4.44	6.99	41	57.70	10.49	94
Net loans and leases	8.43	11.87	44	-4.37	0.79	31	3.20	3.36	55	3.81	9.07	33	43.76	9.10	92
Noncore funding	24.33	10.50	71	-40.86	-23.76	29	-18.52	-14.79	42	-34.34	-12.18	27	94.23	6.59	95
Parent Company Ratios															
Short-term debt / Equity capital	6.54	0.43	95	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	6.50	11.61	45	11.40	11.05	61	11.28	10.95	63	11.56	13.56	60	17.08	13.04	71
Equity investment in subsidiaries / Equity capital	102.22	103.92	46	102.57	103.07	49	102.91	103.22	53	102.42	102.81	49	108.19	103.22	76
Cash from ops + noncash items + op expense / Op expense + dividends	179.83	116.54	76	155.82	130.64	65	160.49	154.48	60	215.29	147.24	79	198.34	190.27	58

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	766,645	756,247	1,505,248	1,614,343	1,819,369	1.37	49.74
Income from lease financing receivables.....	534	600	1,128	1,197	1,170	-11.00	68.45
Fully taxable income on loans and leases.....	760,316	750,960	1,494,395	1,602,683	1,809,315	1.25	48.73
Tax-exempt income on loans and leases.....	6,863	5,887	11,981	12,857	11,224	16.58	525.62
Estimated tax benefit on income on loans and leases.....	1,824	1,566	3,185	3,415	2,963	16.48	209.22
Income on loans and leases (tax equivalent).....	769,003	758,413	1,509,561	1,618,955	1,823,502	1.40	49.94
Investment interest income (tax equivalent).....	97,563	62,755	140,078	178,583	208,887	55.47	143.21
Interest on balances due from depository institutions.....	2,443	1,428	3,859	3,036	10,875	71.08	-4.01
Interest income on other earning assets.....	2,649	1,530	3,030	7,344	10,398	73.14	-10.99
Total interest income (tax equivalent).....	871,658	824,126	1,656,528	1,807,918	2,053,662	5.77	56.07
Interest on time deposits of \$250K or more	2,385	5,016	8,233	37,495	50,054	-52.45	-38.34
Interest on time deposits < \$250K.....	8,404	16,066	25,222	88,689	119,106	-47.69	-35.45
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	21,371	23,307	41,464	91,593	187,789	-8.31	17.50
Interest on other borrowings and trading liabilities.....	7,464	9,895	19,782	39,887	67,579	-24.57	-58.72
Interest on subordinated debt and mandatory convertible securities	12,575	12,560	25,695	34,083	30,306	0.12	-8.42
Total interest expense.....	52,199	66,844	120,396	291,747	454,834	-21.91	-21.96
Net interest income (tax equivalent).....	819,459	757,282	1,536,132	1,516,171	1,598,828	8.21	66.68
Non-interest income.....	220,713	219,736	455,980	422,769	360,015	0.44	69.60
Adjusted operating income (tax equivalent)	1,040,172	977,018	1,992,112	1,938,940	1,958,843	6.46	67.29
Overhead expense.....	564,401	537,122	1,105,660	1,194,104	1,095,922	5.08	46.07
Provision for credit losses.....	24,088	-43,173	-106,251	336,052	87,720		27.22
Securities gains (losses)	0	-1,990	-799	78,931	-7,659		-100.00
Other tax equivalent adjustments	0	-1	-1	0	1		-100.00
Pretax net operating income (tax equivalent).....	443,470	480,832	992,544	488,088	768,040	-7.77	97.89
Applicable income taxes	92,558	105,975	228,893	110,970	201,235	-12.66	22.37
Tax equivalent adjustments	1,824	1,565	3,184	3,423	3,025	16.55	200.49
Applicable income taxes (tax equivalent).....	94,382	107,540	232,077	114,393	204,260	-12.24	23.79
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	349,088	373,292	760,467	373,695	563,780	-6.48	136.09
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	349,088	373,292	760,467	373,695	563,780	-6.48	136.09
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	349,088	373,292	760,467	373,695	563,780	-6.48	136.09
Investment securities income (tax equivalent).....	97,563	62,755	140,078	178,583	208,887	55.47	143.21
US Treasury and agency securities (excluding mortgage-backed securities)	3,271	1,322	2,572	2,448	3,713	147.43	239.67
Mortgage-backed securities	91,166	61,090	134,077	168,614	171,858	49.23	136.10
All other securities	3,126	343	3,429	7,521	33,316	811.37	480.90
Cash dividends declared.....	115,439	114,325	226,858	227,821	205,972	0.97	176.07
Common	98,858	97,744	193,695	194,658	183,091	1.14	169.40
Preferred.....	16,581	16,581	33,163	33,163	22,881	0.00	223.91

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.04	2.90	62	3.02	2.92	57	2.99	2.85	61	3.48	3.27	65	4.39	4	76
Less: Interest expense	0.18	0.22	45	0.25	0.25	59	0.22	0.23	57	0.56	0.48	67	0.97	0.98	54
Equals: Net interest income (tax equivalent)	2.86	2.67	63	2.78	2.65	54	2.78	2.60	62	2.92	2.77	57	3.42	3.01	67
Plus: Non-interest income	0.77	0.96	48	0.81	1.11	40	0.82	1.04	43	0.81	1.21	34	0.77	1.32	30
Equals: adjusted operating income (tax equivalent)	3.63	3.67	60	3.58	3.82	41	3.60	3.70	46	3.73	4.04	38	4.19	4.41	40
Less: Overhead expense	1.97	2.17	41	1.97	2.24	34	2	2.17	38	2.30	2.57	39	2.34	2.69	33
Less: Provision for credit losses	0.08	0.09	60	-0.16	-0.15	40	-0.19	-0.09	25	0.65	0.51	72	0.19	0.15	68
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	-0.01	0.01	2	0	0.01	6	0.15	0.02	97	-0.02	0.01	9
Plus: other tax equivalent adjustments	0	0	46	0	0	14	0	0	17	0	0	48	0	0	75
Equals: Pretax net operating income (tax equivalent)	1.55	1.40	66	1.76	1.79	54	1.79	1.66	65	0.94	1.04	38	1.64	1.56	56
Less: Applicable income taxes (tax equivalent)	0.33	0.33	57	0.39	0.41	49	0.42	0.38	69	0.22	0.23	44	0.44	0.36	75
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.22	1.06	71	1.37	1.36	55	1.37	1.26	64	0.72	0.81	35	1.21	1.19	46
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.22	1.06	71	1.37	1.35	56	1.37	1.26	64	0.72	0.82	34	1.21	1.19	46
Memo: Net income (last four quarters)	1.30	1.12	74	1.14	1.25	40	1.37	1.26	64	0.72	0.82	34	1.21	1.19	46
Net income—BHC and noncontrolling (minority) interest	1.22	1.07	71	1.37	1.37	56	1.37	1.27	64	0.72	0.83	34	1.21	1.20	46
Margin Analysis															
Average earning assets / Average assets	93.67	92.97	60	94.01	93.15	61	93.92	93.08	60	93.66	92.32	68	93.52	91.05	76
Average interest-bearing funds / Average assets	59.83	60.12	58	62.40	62.32	56	61.45	61.99	56	65.78	64.06	64	65.01	65.57	47
Interest income (tax equivalent) / Average earning assets	3.25	3.12	57	3.22	3.14	51	3.19	3.06	54	3.72	3.55	58	4.70	4.41	71
Interest expense / Average earning assets	0.19	0.24	45	0.26	0.27	58	0.23	0.25	56	0.60	0.52	66	1.04	1.08	50
Net interest income (tax equivalent) / Average earning assets	3.05	2.88	59	2.95	2.85	53	2.96	2.80	59	3.12	3.01	48	3.66	3.33	64
Yield or Cost															
Total loans and leases (tax equivalent)	3.78	4.01	34	3.87	4.05	40	3.88	4.01	41	4.09	4.27	44	5.06	5.09	52
Interest-bearing bank balances	0.32	0.42	23	0.10	0.11	28	0.14	0.14	59	0.21	0.27	36	1.81	2.04	35
Federal funds sold and reverse repos	0.11	0.58	20	0.06	0.26	41	0.06	0.25	37	0.12	0.68	19	2.25	2.44	49
Trading assets	0.12	0.52	58	0.02	0.42	60	0.04	0.45	60	0.04	0.60	54	0.12	0.99	51
Total earning assets	3.24	3.09	62	3.21	3.11	52	3.18	3.04	54	3.71	3.51	58	4.69	4.36	72
Investment securities (tax equivalent)	1.74	1.85	42	1.42	1.80	25	1.46	1.77	29	2.54	2.25	74	3.09	2.76	81
US Treasury and agency securities (excluding mortgage-backed securities)	1.40	1.22	67	1.63	1.28	75	1.53	1.14	77	1.76	1.75	55	4.98	2.32	94
Mortgage-backed securities	1.76	1.78	48	1.37	1.56	32	1.42	1.57	37	2.42	2.05	86	2.82	2.61	79
All other securities	2.17	2.82	29	3.76	2.91	81	1.11	2.81	7	6.73	3.24	94	5.52	4.06	84
Interest-bearing deposits	0.20	0.20	56	0.27	0.24	66	0.23	0.21	63	0.70	0.53	74	1.25	1.10	64
Time deposits of \$250K or more	0.38	0.50	29	0.61	0.76	36	0.54	0.66	40	1.62	1.42	66	1.92	1.96	42
Time deposits < \$250K	0.52	0.44	68	0.89	0.72	69	0.77	0.62	68	1.61	1.36	67	1.88	1.82	50
Other domestic deposits	0.15	0.17	54	0.17	0.17	62	0.15	0.15	61	0.39	0.36	62	1.06	0.93	63
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.21	0.36	41	0.07	0.19	28	0.06	0.17	28	0.14	0.62	8	0.22	1.86	8
Other borrowed funds and trading liabilities	1.10	1.24	42	1.47	1.31	57	1.48	1.27	61	1.31	1.50	40	1.97	2.38	26
All interest-bearing funds	0.30	0.36	42	0.39	0.40	58	0.35	0.37	56	0.85	0.74	66	1.50	1.49	59

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		220,713		219,736		455,980		422,769		360,015		
Fiduciary activities income		40,377		36,759		77,147		63,251		58,388		
Service charges on deposit accounts - domestic		46,030		41,448		86,310		73,132		88,190		
Trading revenue.....		9,280		9,146		19,670		23,563		27,101		
Investment banking fees and commissions.....		33,293		31,715		63,940		50,644		44,363		
Insurance activities revenue.....		1,433		948		3,714		2,879		3,706		
Venture capital revenue.....		0		0		0		4,775		11,607		
Net servicing fees		3,138		2,437		4,624		4,172		806		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		19,784		29,575		53,685		71,263		22,085		
Other non-interest income.....		67,378		67,708		146,890		129,090		103,769		
Total overhead expenses		564,401		537,122		1,105,660		1,194,104		1,095,922		
Personnel expense.....		325,747		322,044		649,426		618,214		570,036		
Net occupancy expense.....		86,076		82,959		169,222		169,658		161,906		
Goodwill impairment losses		0		0		0		44,877		0		
Amortization expenses and impairment loss (other intangible assets).....		4,236		4,758		9,516		10,560		11,603		
Other operating expenses.....		148,342		127,361		277,496		350,795		352,377		
Fee income on mutual funds and annuities.....		4,642		10,460		18,642		15,924		13,091		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		5,005		4,983		4,887		5,134		5,219		
Average personnel expense per employee.....		65.08		64.63		132.89		120.42		109.22		
Average assets per employee.....		11,444.87		10,942.52		11,318.75		10,115.52		8,958.28		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	2.10	2.35	54	4.76	2.15	80	4.09	2.17	79	3.77	2.02	2.72
Overhead expenses / Net Interest Income + non-interest income	54.36	59.40	29	55.06	59.03	31	55.59	59.28	30	61.69	62.28	51
Percent of Average Assets												
Total overhead expense	1.97	2.17	41	1.97	2.24	34	2	2.17	38	2.30	2.57	39
Personnel expense.....	1.14	1.20	45	1.18	1.25	42	1.17	1.21	45	1.19	1.30	41
Net occupancy expense.....	0.30	0.22	82	0.30	0.24	76	0.31	0.23	82	0.33	0.26	76
Other operating expenses.....	0.53	0.72	21	0.48	0.73	17	0.52	0.72	20	0.78	0.94	48
Overhead less non-interest income	1.20	1.19	45	1.16	1.10	49	1.17	1.10	48	1.49	1.25	73
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	54.26	58.92	29	54.98	58.45	32	55.50	58.83	31	61.59	61.82	53
Personnel expense.....	31.32	32.65	39	32.96	33.10	45	32.60	32.93	40	31.88	32.36	42
Net occupancy expense.....	8.28	6.14	85	8.49	6.33	82	8.49	6.23	81	8.75	6.58	82
Other operating expenses.....	14.67	19.36	15	13.52	18.60	12	14.41	19.18	12	20.95	22.28	58
Total non-interest income	21.22	25.40	44	22.49	28.18	38	22.89	27.67	40	21.80	28.83	37
Fiduciary activities income	3.88	2.23	74	3.76	2.24	73	3.87	2.20	73	3.26	2.09	71
Service charges on domestic deposit accounts	4.43	3.45	64	4.24	3.19	70	4.33	3.27	68	3.77	3.27	61
Trading revenue.....	0.89	0.45	75	0.94	0.72	74	0.99	0.62	77	1.22	1.28	72
Investment banking fees and commissions.....	3.20	2.25	72	3.25	2.52	73	3.21	2.58	73	2.61	2.46	69
Insurance activities revenue.....	0.14	0.36	64	0.10	0.37	54	0.19	0.36	64	0.15	0.41	62
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0.25	0.01	93
Net servicing fees	0.30	1.38	48	0.25	0.55	56	0.23	0.60	50	0.22	0.01	72
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0.45	0
Net gain (loss) - sales of loans, OREO, and other assets	1.90	1.51	64	3.03	3.83	51	2.69	3.30	52	3.68	3.92	61
Other non-interest income.....	6.48	9.09	39	6.93	9.26	39	7.37	9.27	41	6.66	9.65	38
Overhead less non-interest income	33.04	32.73	45	32.49	29.94	49	32.61	30.52	48	39.78	31.93	71
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.87	21.22	44	22.04	21.54	53	23.06	21.18	72	22.74	18.63	76
Applicable income tax + TE / Pretax net operating income + TE	21.28	23.38	23	22.37	23.10	43	23.38	22.67	64	23.44	21.18	68

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	26,260,245	24,625,097	25,245,043	25,346,024	25,204,809	6.64	49.85
Commercial and industrial loans	9,571,534	9,519,901	9,226,638	10,360,509	8,511,306	0.54	75.00
Loans to individuals	3,047,052	2,578,673	2,885,727	1,736,664	2,593,531	18.16	155.95
Loans to depository institutions and acceptances of other banks	386,755	275,545	259,593	231,335	117,053	40.36	2098.10
Agricultural loans	27,898	32,998	30,059	33,698	35,355	-15.46	-53.32
Other loans and leases	2,828,975	1,954,720	2,415,540	1,382,549	840,933	44.73	1001.77
Less: Unearned income	0	0	0	77,672	25,364		-100.00
Loans and leases, net of unearned income	42,122,459	38,986,934	40,062,600	39,013,107	37,277,623	8.04	71.98
Less: Allowance for loan and lease losses	407,837	516,708	427,597	605,736	281,402	-21.07	64.39
Net loans and leases	41,714,622	38,470,226	39,635,003	38,407,371	36,996,221	8.43	72.06
Debt securities that reprice or mature in over 1 year	9,641,452	9,395,233	10,214,137	7,905,880	6,364,278	2.62	170.16
Mutual funds and equity securities	15,259	16,670	16,452	16,898	16,477	-8.46	
Subtotal	51,371,333	47,882,129	49,865,592	46,330,149	43,376,976	7.29	84.70
Interest-bearing bank balances	1,052,169	2,619,725	2,504,540	3,607,509	574,025	-59.84	121.90
Federal funds sold and reverse repos	29,080	81,880	71,687	113,025	76,642	-64.48	-37.58
Debt securities that reprice or mature within 1 year	248,398	46,937	704,192	56,558	414,392	429.22	-3.84
Trading assets	205,271	230,000	175,951	325,114	145,884	-10.75	1017.00
Total earning assets	52,906,251	50,860,671	53,321,962	50,432,355	44,587,919	4.02	84.92
Non-interest-bearing cash and due from depository institutions	583,810	561,070	433,625	532,383	536,251	4.05	54.66
Premises, fixed assets, and leases	779,187	855,353	818,713	844,339	868,657	-8.90	87.14
Other real estate owned	11,439	1,486	11,818	1,819	14,373	669.78	-41.27
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	3,102,058	2,660,079	2,731,108	2,583,263	2,196,082	16.62	145.41
Total assets	57,382,745	54,938,659	57,317,226	54,394,159	48,203,282	4.45	86.99
Quarterly average assets	57,459,767	54,980,825	56,946,058	53,682,619	47,335,281	4.51	87.39
Average loans and leases (YTD)	40,726,824	39,237,350	38,936,994	39,573,887	36,032,864	3.80	67.99
Memoranda							
Loans held-for-sale	917,679	750,916	750,642	760,123	115,173	22.21	1379.65
Loans not held-for-sale	41,204,780	38,236,018	39,311,958	38,252,984	37,162,450	7.76	68.66
Real estate loans secured by 1–4 family	7,085,959	7,175,370	6,850,270	7,680,067	7,868,862	-1.25	51.28
Commercial real estate loans	19,050,775	17,297,646	18,249,193	17,510,783	17,150,326	10.14	51.64
Construction and land development	2,973,325	2,783,087	2,830,665	2,870,979	3,413,138	6.84	44.57
Multifamily	1,431,190	1,139,256	1,209,032	1,330,981	935,348	25.62	40.99
Nonfarm nonresidential	14,646,260	13,375,303	14,209,496	13,308,823	12,801,840	9.50	54.30
Real estate loans secured by farmland	123,511	152,081	145,580	155,174	185,621	-18.79	-55.43
Total investment securities	9,905,109	9,458,840	10,934,781	7,979,336	6,795,147	4.72	158.82
U.S. Treasury securities	386,584	118,231	117,838	20,257	19,855	226.97	365.02
US agency securities (excluding mortgage-backed securities)	50,895	56,115	54,201	82,320	36,541	-9.30	313.41
Municipal securities	0	0	0	0	2,075		-100.00
Mortgage-backed securities	9,232,817	9,249,117	10,213,301	7,839,361	6,246,074	-0.18	148.79
Asset-backed securities	201,366	0	514,188	0	327,400		
Other debt securities	18,188	18,707	18,801	20,500	146,725	-2.77	-10.29
Mutual funds and equity securities	15,259	16,670	16,452	16,898	16,477	-8.46	
Available-for-sale securities	9,889,850	9,442,170	10,918,329	7,962,438	6,778,670	4.74	158.42
U.S. Treasury securities	386,584	118,231	117,838	20,257	19,855	226.97	365.02
US agency securities (excluding mortgage-backed securities)	50,895	56,115	54,201	82,320	36,541	-9.30	313.41
Municipal securities	0	0	0	0	2,075		-100.00
Mortgage-backed securities	9,232,817	9,249,117	10,213,301	7,839,361	6,246,074	-0.18	148.79
Asset-backed securities	201,366	0	514,188	0	327,400		
Other debt securities	18,188	18,707	18,801	20,500	146,725	-2.77	-10.29
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-1,124,067	43,665	-73,177	160,574	130,879		
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0		
Structured notes, fair value	3,864,140	3,731,303	4,033,161	3,838,931	1,710,466	3.56	122.80

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	16,876,710	15,345,629	16,392,653	13,477,854	9,439,485	9.98	129.19
NOW, ATS and transaction accounts	9,277,471	9,261,644	10,127,431	9,691,299	6,929,559	0.17	91.23
Time deposits less brokered deposits < \$250K	300,543	175,474	-46,130	582,752	3,010,625	71.27	-83.31
MMDA and other savings accounts	17,807,192	17,920,149	18,789,717	17,574,221	12,962,151	-0.63	101.26
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	44,261,916	42,702,896	45,263,671	41,326,126	32,341,820	3.65	93.59
Time deposits of \$250K or more	1,149,667	1,500,104	1,328,605	1,795,039	2,633,691	-23.36	29.72
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	345,242	194,786	264,133	227,922	165,690	77.24	129.58
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	549,820	314	299,714	62	2,352,005	175001.91	144.36
Other borrowings w/remaining maturity over 1 year	1,000,670	699,192	399,995	699,300	1,002,649	43.12	-38.42
Brokered deposits < \$250K	3,623,117	2,968,962	2,835,000	3,570,406	3,429,993	22.03	146.69
Noncore funding	6,668,516	5,363,358	5,127,447	6,292,729	9,584,028	24.33	53.12
Trading liabilities	157,219	113,154	74,517	160,921	27,409	38.94	1074.24
Subordinated notes and debentures + trust preferred securities	504,312	505,195	505,481	504,902	555,669	-0.17	95.94
Other liabilities	1,206,344	1,016,342	1,049,310	948,147	752,666	18.69	502.60
Total liabilities	52,798,307	49,700,945	52,020,426	49,232,825	43,261,592	6.23	90.68
Equity Capital							
Perpetual preferred stock (including surplus)	537,145	537,145	537,145	537,145	537,145	0.00	326.37
Common stock	170,013	169,108	169,384	168,133	166,801	0.54	19.31
Common surplus	3,908,118	3,872,949	3,894,109	3,851,208	3,819,336	0.91	28.99
Retained earnings	1,940,351	1,436,983	1,709,980	1,178,019	1,068,327	35.03	324.10
Accumulated other comprehensive income	-1,026,705	45,726	-82,321	158,635	65,641		
Other equity capital components	-944,484	-824,197	-931,497	-731,806	-715,560		
Total holding company equity capital	4,584,438	5,237,714	5,296,800	5,161,334	4,941,690	-12.47	52.92
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,584,438	5,237,714	5,296,800	5,161,334	4,941,690	-12.47	52.92
Total liabilities and capital	57,382,745	54,938,659	57,317,226	54,394,159	48,203,282	4.45	86.99
Memoranda							
Non-interest-bearing deposits	16,876,710	15,345,629	16,392,653	13,477,854	9,439,485	9.98	129.19
Interest-bearing deposits	32,157,990	31,826,333	33,034,623	33,213,717	28,966,019	1.04	80.10
Total deposits	49,034,700	47,171,962	49,427,276	46,691,571	38,405,504	3.95	94.44
Long-term debt that reprices within 1 year	1,000,000	0	0	0	700,000		-35.48
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,296,800	5,161,334	5,161,334	4,941,690	3,133,602		
Accounting restatements	0	0	0	-35,721	4,270		
Net income	349,088	373,292	760,467	373,695	563,780		
Net sale of new perpetual preferred stock	0	0	0	0	342,005		
Net sale of new common stock	11,360	22,829	37,665	24,048	21,970		
Sale of treasury stock	0	0	0	0	1,024,584		
Less: Purchase of treasury stock	12,987	92,507	199,932	16,246	725,398		
Changes incident to business combinations	0	0	0	0	610,942		
Less: Dividends declared	115,439	114,325	226,858	227,821	205,972		
Change in other comprehensive income	-944,384	-112,909	-240,956	92,994	160,061		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	5,080	8,695	11,846		
Holding company equity capital, ending balance	4,584,438	5,237,714	5,296,800	5,161,334	4,941,690		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	45.76	38.78	63	44.82	36.32	71	44.04	36.25	68	46.60	36.22	70	52.29	37.78	70
Commercial and industrial loans	16.68	11.05	76	17.33	12.25	77	16.10	10.76	77	19.05	13.52	78	17.66	12.02	77
Loans to individuals	5.31	3.52	74	4.69	3.48	71	5.03	3.36	74	3.19	3.40	61	5.38	4.20	65
Loans to depository institutions and acceptances of other banks	0.67	0.02	97	0.50	0.01	96	0.45	0.02	96	0.43	0.03	93	0.24	0.04	87
Agricultural loans.....	0.05	0.19	57	0.06	0.21	56	0.05	0.18	58	0.06	0.19	58	0.07	0.24	57
Other loans and leases.....	4.93	4.45	61	3.56	4.22	56	4.21	4.47	58	2.54	4.63	37	1.74	5.01	23
Net loans and leases.....	72.70	61.60	76	70.02	59.81	80	69.15	58.67	77	70.61	61.58	75	76.75	63.77	84
Debt securities over 1 year.....	16.80	19.46	41	17.10	17.61	51	17.82	19.46	47	14.53	15.55	44	13.20	14.60	48
Mutual funds and equity securities	0.03	0.05	51	0.03	0.06	52	0.03	0.06	53	0.03	0.05	53	0.03	0.06	56
Subtotal	89.52	82.34	84	87.16	78.32	87	87	79.22	82	85.17	78.16	74	89.99	79.65	95
Interest-bearing bank balances	1.83	4.59	30	4.77	9.11	26	4.37	8.50	32	6.63	7.51	47	1.19	3.06	30
Federal funds sold and reverse repos	0.05	0.58	64	0.15	0.52	74	0.13	0.54	71	0.21	0.82	75	0.16	1.57	69
Debt securities 1 year or less	0.43	1.68	25	0.09	1.53	9	1.23	1.56	57	0.10	1.68	10	0.86	1.91	41
Trading assets	0.36	0.55	72	0.42	0.60	65	0.31	0.49	67	0.60	1.01	62	0.30	1.19	57
Total earning assets.....	92.20	90.95	66	92.58	91.43	60	93.03	91.77	64	92.72	91.05	70	92.50	89.53	79
Non-interest cash and due from depository institutions.....	1.02	1.01	50	1.02	1.01	49	0.76	0.82	43	0.98	1.07	41	1.11	1.14	42
Other real estate owned.....	0.02	0.01	80	0	0.02	31	0.02	0.01	78	0	0.02	27	0.03	0.03	60
All other assets.....	6.78	7.97	32	6.40	7.50	40	6.21	7.35	35	6.30	7.82	32	6.39	9.27	18
Memoranda															
Short-term investments	2.32	7.68	16	5	12.01	18	5.72	11.47	25	6.94	11.17	32	2.21	7.63	30
U.S. Treasury securities.....	0.67	1.96	41	0.22	1.08	48	0.21	1.47	37	0.04	0.84	42	0.04	1.03	37
US agency securities (excluding mortgage-backed securities)	0.09	0.84	35	0.10	0.77	35	0.09	0.82	36	0.15	0.63	41	0.08	0.54	40
Municipal securities	0	1.75	7	0	1.72	7	0	1.73	6	0	1.69	8	0	1.34	21
Mortgage-backed securities	16.09	13.68	64	16.84	12.97	68	17.82	14.14	69	14.41	11.75	65	12.96	11.44	61
Asset-backed securities	0.35	0.68	60	0	0.38	26	0.90	0.50	77	0	0.32	24	0.68	0.28	79
Other debt securities	0.03	0.52	34	0.03	0.52	36	0.03	0.53	33	0.04	0.42	41	0.30	0.39	61
Loans held-for-sale.....	1.60	0.35	91	1.37	0.42	85	1.31	0.55	80	1.40	0.52	86	0.24	0.39	52
Loans held for investment	71.81	61.41	75	69.60	59.85	80	68.59	58.06	79	70.33	61.72	74	77.10	63.50	84
Real estate loans secured by 1–4 family	12.35	12.26	54	13.06	11.69	59	11.95	11.46	58	14.12	11.91	61	16.32	13.29	64
Revolving	2.74	1.49	76	2.46	1.45	71	2.23	1.42	68	2.79	1.66	72	3.54	2.07	74
Closed-end, secured by first liens	9.55	10.40	48	10.45	9.84	58	9.56	9.67	52	11.17	9.81	59	12.62	10.69	63
Closed-end, secured by junior liens	0.06	0.18	36	0.15	0.20	50	0.16	0.17	67	0.15	0.22	50	0.16	0.28	46
Commercial real estate loans	33.20	24.34	70	31.49	22.48	76	31.84	22.69	73	32.19	22.22	76	35.58	22.23	79
Construction and land development	5.18	3.75	67	5.07	3.35	72	4.94	3.34	69	5.28	3.40	77	7.08	3.44	82
Multifamily	2.49	3.69	46	2.07	3.31	41	2.11	3.57	41	2.45	3.12	48	1.94	3.01	42
Nonfarm nonresidential	25.52	15.50	82	24.35	14.81	83	24.79	14.57	83	24.47	14.72	82	26.56	14.69	85
Real estate loans secured by farmland.....	0.22	0.35	63	0.28	0.34	65	0.25	0.30	64	0.29	0.33	66	0.39	0.36	68

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	62.34	62.08	42	63.16	59.66	50	63.01	61.05	45	64.97	57.15	58	67.61	57.46	59
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	62.34	62.08	42	63.16	59.66	50	63.01	61.05	45	64.97	57.15	58	67.61	57.46	59
Real estate loans secured by 1–4 family.....	16.82	20.31	37	18.40	19.82	45	17.10	19.86	40	19.69	19.43	48	21.11	20.75	50
Revolving	3.73	2.40	74	3.47	2.42	65	3.19	2.43	61	3.89	2.64	66	4.58	3.15	69
Closed-end.....	13.09	17.67	34	14.93	17.22	40	13.91	17.24	38	15.79	16.59	45	16.53	17.39	46
Commercial real estate loans	45.23	38.23	58	44.37	36.54	59	45.55	37.86	58	44.88	34.63	65	46.01	33.52	68
Construction and land development.....	7.06	5.97	59	7.14	5.50	67	7.07	5.65	62	7.36	5.26	72	9.16	5.09	79
1–4 family.....	1.02	1.34	56	0.78	1.11	55	0.83	1.18	55	0.81	0.93	56	0.83	0.94	57
Other.....	6.04	4.56	64	6.36	4.33	70	6.23	4.40	67	6.55	4.19	75	8.32	4.02	86
Multifamily.....	3.40	5.72	40	2.92	5.34	33	3.02	5.78	35	3.41	4.96	40	2.51	4.69	35
Nonfarm nonresidential	34.77	24.64	73	34.31	24.14	75	35.47	24.56	74	34.11	22.93	80	34.34	22.15	77
Owner-occupied.....	14.31	8.28	81	13.18	8.14	80	14.02	8.29	81	12.81	7.68	79	11.36	7.72	75
Other.....	20.46	16.13	66	21.13	15.71	69	21.45	15.94	70	21.31	14.95	73	22.98	14.34	79
Real estate loans secured by farmland.....	0.29	0.59	61	0.39	0.59	64	0.36	0.54	64	0.40	0.54	66	0.50	0.55	68
Loans to depository institutions and acceptances of other banks.....	0.92	0.05	95	0.71	0.03	94	0.65	0.04	94	0.59	0.06	91	0.31	0.11	85
Commercial and industrial loans	22.72	18.46	68	24.42	20.98	65	23.03	18.86	67	26.56	22.17	68	22.83	19.53	65
Loans to individuals	7.23	6.27	68	6.61	6.28	65	7.20	6.24	67	4.45	6.13	59	6.96	7.13	61
Credit card loans	0.46	0.53	75	0.50	0.51	75	0.51	0.53	75	0.52	0.65	73	0.48	0.81	69
Agricultural loans.....	0.07	0.32	54	0.08	0.37	53	0.08	0.34	53	0.09	0.32	57	0.09	0.37	56
Other loans and leases.....	6.72	8.30	56	5.01	8.03	49	6.03	8.75	54	3.54	9.09	33	2.26	9.85	19
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	476.31	407.54	60	474.14	383.17	71	476.77	391.81	68	498.18	381.27	74	552.49	391.26	77
Real estate loans secured by 1–4 family.....	128.52	130.40	54	138.16	124.52	58	129.37	126.06	55	150.95	125.03	64	172.49	138.18	66
Revolving	28.48	15.55	78	26.06	15.53	71	24.13	15.44	69	29.86	17.42	71	37.43	21.26	75
Closed-end.....	100.05	113.22	46	112.10	107.53	56	105.24	108.85	50	121.09	106.14	59	135.06	115.20	62
Commercial real estate loans	345.54	254.23	71	333.05	238.21	77	344.65	245.88	74	344.18	234.65	78	375.94	229.44	82
Construction and land development.....	53.93	38.88	70	53.59	35.52	74	53.46	35.95	70	56.43	35.62	77	74.82	34.95	85
1–4 family.....	7.79	8.60	56	5.82	7.06	56	6.30	7.42	56	6.18	6.34	58	6.80	6.61	59
Other.....	46.14	29.76	75	47.77	28.07	78	47.16	28.11	78	50.25	28.16	78	68.02	27.32	92
Multifamily.....	25.96	39.14	46	21.94	34.78	39	22.83	38.66	40	26.16	32.74	47	20.50	31.04	43
Nonfarm nonresidential	265.65	162.28	86	257.53	157.17	84	268.35	158.05	87	261.59	155.06	88	280.62	152.10	88
Owner-occupied.....	109.35	54.20	87	98.93	52.65	85	106.09	52.99	87	98.20	52.37	83	92.81	53.07	80
Other.....	156.31	106.54	76	158.60	102.08	81	162.26	102.54	81	163.39	100.54	79	187.81	97.41	89
Real estate loans secured by farmland.....	2.24	3.62	63	2.93	3.59	64	2.75	3.22	64	3.05	3.44	66	4.07	3.60	68
Loans to depository institutions and acceptances of other banks.....	7.01	0.27	96	5.31	0.18	94	4.90	0.21	95	4.55	0.28	94	2.57	0.44	87
Commercial and industrial loans	173.61	115.10	78	183.30	127.07	77	174.25	114.45	80	203.64	139.91	78	186.57	122.02	79
Loans to individuals	55.27	35.52	74	49.65	35.29	71	54.50	34.55	73	34.13	37.47	61	56.85	43.51	65
Credit card loans	3.52	2.76	77	3.78	2.61	77	3.86	2.77	77	3.97	3.30	75	3.90	4.34	72
Agricultural loans.....	0.51	1.81	56	0.64	2.01	57	0.57	1.86	56	0.66	1.88	59	0.77	2.18	58
Other loans and leases.....	51.31	50.19	62	37.64	46.75	57	45.62	51.06	56	27.17	49.54	35	18.43	52.44	22
Supplemental															
Non-owner occupied CRE loans / Gross loans	31.33	30.64	50	31.62	28.84	55	32.03	30.07	53	32.52	27.32	58	35.17	26.45	69
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	239.37	203.71	61	237.33	187.37	65	242.32	195.33	66	249.39	183.76	71	287.41	178.57	82
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	348.72	261.50	71	336.26	244.59	77	348.41	252.85	74	347.59	240.85	78	380.22	236.10	82

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.32	7.68	16	5	12.01	18	5.72	11.47	25	6.94	11.17	32	2.21	7.63	30
Liquid assets	20.11	25.39	39	23.51	28.17	40	23.68	29.03	36	23.02	26.22	47	15.84	22.44	37
Investment securities	17.26	21.68	36	17.22	19.64	44	19.08	21.63	45	14.67	17.85	35	14.10	16.99	38
Net loans and leases	72.70	61.60	76	70.02	59.81	80	69.15	58.67	77	70.61	61.58	75	76.75	63.77	84
Net loans, leases and standby letters of credit	73.09	62.44	76	70.40	60.62	79	69.51	59.49	77	71.01	62.48	75	77.23	64.84	83
Core deposits	77.13	75.64	42	77.73	74.75	48	78.97	75.71	52	75.98	70.67	53	67.09	63.09	50
Noncore funding	11.62	10.86	66	9.76	10.89	58	8.95	10.30	58	11.57	14.13	53	19.88	19.36	64
Time deposits of \$250K or more	2	1.54	73	2.73	1.81	76	2.32	1.58	74	3.30	2.11	75	5.46	2.94	84
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.60	1.20	52	0.35	1.20	39	0.46	1.23	44	0.42	1.47	38	0.34	1.94	31
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.55	0.50	61	0.21	0.52	50	0.34	0.54	52	0.21	0.54	48	0.18	0.48	46
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.96	1.63	49	0	0.99	28	0.52	1	54	0	1.24	16	4.88	3.01	71
Earning assets that reprice within 1 year	46.93	36.16	77	48.08	38.93	74	48.29	37.37	78	48.23	39.38	73	49.91	39.29	83
Interest-bearing liabilities that reprice within 1 year	6.55	6.49	71	5.46	7.04	48	5.28	6.39	55	7.39	8.20	61	16.09	10.19	84
Long-term debt that reprices within 1 year	1.74	0.28	90	0	0.26	29	0	0.26	30	0	0.47	27	1.45	0.96	75
Net assets that reprice within 1 year	38.64	28.22	72	42.62	30.25	79	43.01	29.65	81	40.85	29.11	79	32.38	26.63	61
Other Liquidity and Funding Ratios															
Net noncore funding dependence	10.39	3.09	78	5.46	-1.82	76	3.70	-2.33	69	5.43	3.20	63	19.63	14.45	71
Net short-term noncore funding dependence	6.46	-1.79	82	1.42	-8.21	82	1.36	-7.71	76	0.59	-4.76	69	15.63	3.38	87
Short-term investment / Short-term noncore funding	28.61	166.36	15	80.12	284.81	18	82.91	273.46	24	93.27	184.19	28	13.58	77.77	15
Liquid assets - short-term noncore funding / Nonliquid assets	15.04	28.61	36	22.57	34.02	38	21.98	36.68	35	20.23	28.18	43	-0.52	16.97	17
Net loans and leases / Total deposits	85.07	76.80	69	81.55	74.66	68	80.19	72.79	67	82.26	79.43	60	96.33	90.31	68
Net loans and leases / Core deposits	94.24	82.80	72	90.09	81.17	71	87.56	78.25	69	92.94	88.34	66	114.39	103.93	76
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.37			0.84			0.12			1.57			0.72		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-21.83	-13.54	17	0.92	1.94	30	-1.49	-0.25	19	3.51	4.31	49	3.06	1.36	84
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	23.58	7	0	13.42	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	99.85	74.56	88	99.82	84.66	83	99.85	83.77	83	99.79	87.23	80	99.76	85.40	84
U.S. Treasury securities	3.90	9.26	42	1.25	5.52	45	1.08	6.70	38	0.25	4.72	43	0.29	6.15	36
US agency securities (excluding mortgage-backed securities)	0.51	4.02	36	0.59	4.50	37	0.50	4.12	37	1.03	4.01	42	0.54	3.49	40
Municipal securities	0	8	7	0	8.87	7	0	8.22	6	0	9.83	7	0.03	7.75	20
Mortgage-backed securities	93.21	63.23	93	97.78	66.59	96	93.40	66.54	92	98.25	66.64	98	91.92	67.43	85
Asset-backed securities	2.03	3.36	60	0	2.05	26	4.70	2.50	73	0	1.91	24	4.82	1.66	79
Other debt securities	0.18	3.01	34	0.20	3.17	37	0.17	3.08	35	0.26	3.01	40	2.16	2.94	61
Mutual funds and equity securities	0.15	0.28	54	0.18	0.32	56	0.15	0.29	54	0.21	0.35	57	0.24	0.40	56
Debt securities 1 year or less	2.51	8.89	24	0.50	8.69	7	6.44	7.78	58	0.71	10.55	8	6.10	11.86	39
Debt securities 1 to 5 years	12.54	20.02	37	12.32	17.05	44	8.31	18.25	30	17.22	17.03	52	3.82	17.94	22
Debt securities over 5 years	84.80	68.75	79	87.01	72.17	74	85.10	71.11	74	81.86	69.86	64	89.84	66.02	84
Pledged securities	39.01	30.80	67	39.45	33.87	59	36.88	32.26	58	48.11	35.67	68	25.17	30.57	48
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-51.62	-31.70	35	155.46	51.37	87	-13.15	27.98	22	254.64	183.32	72	23.64	26.69	58
Investment securities	4.72	21.19	30	31.11	33.34	56	37.04	31.36	63	17.43	23.62	46	70.10	11.75	92
Core deposits	3.65	9.58	39	14.10	16.88	47	9.53	16.94	24	27.78	26.88	64	34.35	11.23	89
Noncore funding	24.33	10.50	71	-40.86	-23.76	29	-18.52	-14.79	42	-34.34	-12.18	27	94.23	6.59	95

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	16,731,485	15,154,068	16,072,768	14,578,026	12,915,157
Commit: Secured commercial real estate loans	3,702,919	3,192,775	3,498,708	3,204,088	2,946,692
Commit: Unsecured real estate loans	126,484	93,302	94,463	85,953	85,561
Credit card lines (reported semiannually, June/Dec)	1,009,910	1,002,367	999,787	1,012,313	877,929
Securities underwriting	0	0	0	0	0
Standby letters of credit	226,326	205,244	204,358	217,903	230,783
Commercial and similar letters of credit	2,697	8,715	5,224	3,073	4,337
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	348,076	171,321	293,059	234,884	145,764
Credit derivatives - notional amount (holding company as beneficiary)	100,110	6,268	81,155	2,598	2,960
Credit derivative contracts w/ purchased credit protection-investment grade..	448,186	177,589	374,213	237,482	148,723
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	126,000	194,000	105,500	230,500	107,000
Written options contracts (interest rate)	417,563	471,830	411,759	605,332	291,142
Purchased options contracts (interest rate)	309,429	273,055	312,753	299,193	220,661
Interest rate swaps	14,700,668	11,727,517	12,628,094	11,185,754	8,816,837
Futures and forward foreign exchange	22,082	19,942	22,387	24,125	32,894
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	29.16	24.48	70	27.58	22.45	73	28.04	22.78	70	26.80	22.01	73	26.79	23.52	66
Standby letters of credit	0.39	0.66	42	0.37	0.67	40	0.36	0.65	41	0.40	0.71	42	0.48	0.84	43
Commercial and similar letters of credit	0	0.02	57	0.02	0.02	67	0.01	0.02	61	0.01	0.02	55	0.01	0.02	60
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.61	0.26	78	0.31	0.25	71	0.51	0.24	76	0.43	0.35	71	0.30	0.42	69
Credit derivatives - notional amount (holding company as beneficiary)	0.17	0.18	68	0.01	0.19	61	0.14	0.18	68	0	0.30	56	0.01	0.52	57
Credit derivative contracts w/ purchased credit protection-investment grade..	0.78	0.19	85	0.32	0.18	78	0.65	0.18	82	0.44	0.25	81	0.31	0.30	77
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	27.14	44.65	67	23.09	49.75	56	23.52	46.30	60	22.70	48.62	53	19.64	68.47	50
Interest rate contracts	27.11	32.11	69	23.06	35.96	59	23.48	32.46	63	22.65	34.36	55	19.57	47.31	53
Interest rate futures and forward contracts	0.22	3.60	55	0.35	5.17	52	0.18	3.25	45	0.42	6.21	42	0.22	10.67	38
Written options contracts (interest rate)	0.73	1.58	66	0.86	1.82	57	0.72	1.41	61	1.11	2.18	55	0.60	2.47	54
Purchased options contracts (interest rate)	0.54	1.48	69	0.50	1.33	63	0.55	1.31	67	0.55	1.46	64	0.46	2.65	63
Interest rate swaps	25.62	21.90	72	21.35	20.67	64	22.03	20.49	65	20.56	20.83	60	18.29	28.86	57
Foreign exchange contracts	0.04	6.76	60	0.04	6.16	59	0.04	6.30	60	0.04	6.01	56	0.07	10.12	52
Futures and forward foreign exchange contracts	0.04	4.19	63	0.04	3.93	62	0.04	3.78	63	0.04	3.47	57	0.07	5.23	53
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	41.08	46.07	54	38.62	42.93	60	41.28	44.98	58	36.84	42.82	61	35.84	45.53	50

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	15,575,742	12,686,344	13,480,493	12,344,904	9,468,534
Interest rate contracts	15,553,660	12,666,402	13,458,106	12,320,779	9,435,640
Foreign exchange contracts.....	22,082	19,942	22,387	24,125	32,894
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	148,082	213,942	127,887	254,625	139,894
Written options	417,563	471,830	411,759	605,332	291,142
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	417,563	471,830	411,759	605,332	291,142
Purchased options	309,429	273,055	312,753	299,193	220,661
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	309,429	273,055	312,753	299,193	220,661
Swaps	14,700,668	11,727,517	12,628,094	11,185,754	8,816,837
Held for trading.....	9,272,218	9,043,569	9,675,987	8,808,266	7,291,053
Interest rate contracts	9,250,136	9,023,627	9,653,600	8,784,141	7,258,159
Foreign exchange contracts.....	22,082	19,942	22,387	24,125	32,894
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	6,303,524	3,642,775	3,804,506	3,536,638	2,177,481
Interest rate contracts	6,303,524	3,642,775	3,804,506	3,536,638	2,177,481
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	15,606,365	12,392,102	13,442,947	11,977,054	9,326,115
One year or less	1,729,247	606,521	616,149	597,117	319,401
Over 1 year to 5 years	9,685,533	7,656,888	8,615,333	7,351,014	5,660,945
Over 5 years	4,191,585	4,128,693	4,211,465	4,028,923	3,345,769
Gross negative fair value (absolute value)	344,714	115,059	98,566	156,863	36,980
Gross positive fair value.....	191,377	279,454	191,708	401,295	140,016
Held for trading.....	189,417	225,813	167,599	314,234	138,672
Non-traded.....	1,960	53,641	24,109	87,061	1,344
Current credit exposure on risk-based capital derivative contracts	190,196	274,966	189,603	395,036	138,726
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.86	93.66	45	99.84	94.09	48	99.83	94.17	46	99.80	94.10	51	99.65	93.44	52
Foreign exchange contracts	0.14	3.30	59	0.16	3.27	56	0.17	3.47	58	0.20	3.49	53	0.35	3.20	54
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.95	9.78	33	1.69	12.57	33	0.95	11.16	28	2.06	14.05	28	1.48	13.49	26
Written options	2.68	5.78	50	3.72	7.49	45	3.05	6.28	45	4.90	8.18	51	3.07	5.91	47
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	2.68	5.46	53	3.72	7.20	47	3.05	5.96	46	4.90	7.73	53	3.07	5.10	50
Purchased options	1.99	3.69	56	2.15	3.44	59	2.32	3.27	60	2.42	3.42	62	2.33	4.42	58
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	1.99	3.17	60	2.15	3.04	62	2.32	2.87	62	2.42	2.86	64	2.33	3.35	62
Swaps	94.38	74.97	66	92.44	71.23	69	93.68	74.26	69	90.61	68.76	69	93.12	69.75	70
Held for trading	59.53	37.98	56	71.29	40.60	58	71.78	40.42	61	71.35	43.53	58	77	44.16	64
Interest rate contracts	59.39	31.52	63	71.13	34.42	70	71.61	34.15	72	71.16	36.62	71	76.66	37.24	75
Foreign exchange contracts	0.14	1.71	71	0.16	1.57	69	0.17	1.68	71	0.20	1.60	66	0.35	1.60	66
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	40.47	62.02	43	28.71	59.40	41	28.22	59.58	38	28.65	56.47	41	23	55.84	35
Interest rate contracts	40.47	57.94	46	28.71	56.19	42	28.22	56.71	41	28.65	53.82	42	23	52.22	36
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	100.20	93.09	73	97.68	91.87	55	99.72	92.53	69	97.02	91.48	55	98.50	93.86	57
One year or less	11.10	31.78	37	4.78	28.05	26	4.57	27.56	24	4.84	32.05	21	3.37	32.17	16
Over 1 year to 5 years	62.18	24.76	92	60.36	26.03	94	63.91	27.01	93	59.55	27.06	93	59.79	30.45	89
Over 5 years	26.91	27.14	53	32.54	30.08	53	31.24	29.89	52	32.64	29.56	55	35.34	28.09	62
Gross negative fair value (absolute value)	2.21	1.56	71	0.91	1.25	43	0.73	0.98	41	1.27	1.55	50	0.39	0.83	37
Gross positive fair value	1.23	1.74	46	2.20	1.68	70	1.42	1.34	59	3.25	2.23	74	1.48	1.19	67
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.07	0.07	70	0.02	0.05	54	0.02	0.04	56	0.03	0.07	54	0.01	0.06	39
Gross positive fair value (X)	0.04	0.08	57	0.06	0.07	64	0.04	0.05	63	0.09	0.09	64	0.03	0.07	54
Held for trading (X)	0.04	0.06	71	0.05	0.05	70	0.03	0.04	72	0.07	0.07	67	0.03	0.06	66
Non-traded (X)	0	0.02	20	0.01	0.01	62	0	0.01	47	0.02	0.02	68	0	0.01	21
Current credit exposure (X)	0.04	0.04	68	0.06	0.05	70	0.04	0.04	70	0.09	0.06	71	0.03	0.05	58
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.39	0.54	67	0.64	0.63	65	0.41	0.46	64	0.95	0.85	66	0.33	0.73	51

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	427,597	605,736	605,736	281,402	250,555
Gross losses	48,845	56,178	105,232	119,261	79,135
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	13,671	9,428	27,444	24,549	21,523
Net losses	35,174	46,750	77,788	94,712	57,612
Provision for loan and lease losses	15,414	-42,278	-100,351	336,052	87,720
Adjustments	0	0	0	82,994	739
Ending balance	407,837	516,708	427,597	605,736	281,402
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.05	0.08	51	-0.16	-0.14	40	-0.18	-0.09	24	0.65	0.51	73	0.19	0.15	68
Provision for loan and lease losses / Average loans and leases	0.08	0.14	45	-0.22	-0.25	46	-0.26	-0.16	32	0.85	0.82	58	0.24	0.24	60
Provision for loan and lease losses / Net loan and lease losses	43.82	198.72	36	-90.43	77.32	45	-129.01	-105.48	41	354.81	487.86	55	152.26	130.58	70
Allowance for loan and lease losses / Total loans and leases not held for sale	0.99	1.17	32	1.35	1.39	51	1.09	1.23	38	1.58	1.58	58	0.76	0.83	42
Allowance for loan and lease losses / Total loans and leases	0.97	1.15	32	1.33	1.37	51	1.07	1.20	38	1.55	1.55	56	0.75	0.81	44
Allowance for loan and lease losses / Net loans and leases losses (X)	5.80	28.67	17	5.53	15.27	23	5.50	21.39	18	6.40	11.58	46	4.88	8.03	52
Allowance for loan and lease losses / Nonaccrual assets	374.08	413.77	60	320.88	318.67	67	326.31	364.13	60	346.79	299.17	69	276.87	218.72	77
ALLL / 90+ days past due + nonaccrual loans and leases	366.51	319.24	67	312.32	260.68	71	310.28	287.08	67	338.81	244.34	75	239.33	151.73	79
Gross loan and lease losses / Average loans and leases	0.24	0.16	75	0.29	0.22	71	0.27	0.19	74	0.30	0.34	55	0.22	0.28	50
Recoveries / Average loans and leases	0.07	0.07	59	0.05	0.08	40	0.07	0.08	51	0.06	0.07	54	0.06	0.08	47
Net losses / Average loans and leases	0.17	0.08	78	0.24	0.13	75	0.20	0.11	76	0.24	0.27	58	0.16	0.21	51
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	12.99	23.25	24	7.91	16.12	28	23.01	34.67	33	31.02	33.98	53	29.06	36.22	47
Earnings coverage of net loan and lease losses (X)	12.99	-9.51	40	9.35	4.52	37	11.43	39.72	29	8.67	22.91	38	14.80	24.40	50
Net Loan and Lease Losses By Type															
Real estate loans	0.01	-0.01	84	0.19	0.03	90	0.08	0.02	85	0.08	0.04	75	0.01	0.01	58
Real estate loans secured by 1–4 family	0	-0.02	59	0.06	-0.01	92	0.02	-0.02	84	0.06	0.01	87	0.02	0.01	61
Revolving	-0.04	-0.08	44	0.15	-0.05	93	0.07	-0.07	91	0.01	0.01	66	0	0.02	34
Closed-end	0.01	-0.02	85	0.04	-0.01	91	0	-0.01	75	0.07	0	88	0.02	0	74
Commercial real estate loans	0.02	0	84	0.24	0.05	89	0.11	0.04	82	0.08	0.07	63	0.01	0.01	61
Construction and land development	-0.05	-0.02	20	-0.08	0	9	-0.12	0	6	-0.04	0	16	-0.11	-0.01	5
1–4 family	0	0	25	0	0	11	0	0	20	-0.03	0	6	-0.01	0	12
Other	-0.05	-0.01	17	-0.07	-0.01	8	-0.12	0	5	-0.01	0	28	-0.10	-0.01	5
Multifamily	0.01	0	95	0.01	0.01	82	0.02	0.01	85	0	0	58	0.06	0	93
Nonfarm nonresidential	0.03	0	87	0.33	0.07	89	0.16	0.05	84	0.11	0.11	64	0.04	0.02	71
Owner-occupied	0	0	78	0.11	0.01	93	0.06	0.01	92	0.01	0.02	53	0.03	0.01	85
Other	0.03	0	88	0.22	0.06	85	0.10	0.04	81	0.10	0.08	71	0.01	0.01	66
Real estate loans secured by farmland	0.05	0	92	0	-0.01	58	0	0	54	1	0.02	97	0.11	0.01	91
Commercial and industrial loans	0.50	0.10	90	0.34	0.20	75	0.43	0.17	86	0.56	0.47	67	0.45	0.37	69
Loans to individuals	0.64	0.65	55	0.57	0.78	51	0.56	0.71	53	0.98	1.13	57	0.61	1.17	32
Credit card loans	1.90	1.99	50	2.68	2.18	67	2.07	1.84	59	2.70	2.92	40	3.31	3.11	55
Agricultural loans	-0.04	0.01	15	0.03	0.03	76	3.91	0.02	99	0.26	0.19	78	0.66	0.08	92
Loans to foreign governments and institutions	0	0	31	0.01	0.08	54	0	0.10	43	0	0.15	35	0.01	0.15	40
Other loans and leases	0	0.14	31	0.01	0.08	54	0	0.10	43	0	0.15	35	0.01	0.15	40

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		53,909		44,906		50,795		43,232		107,850
90+ days past due loans and leases		2,251		4,415		6,770		4,117		15,943
Nonaccrual loans and leases		109,024		161,028		131,042		174,669		101,636
Total past due and nonaccrual loans and leases		165,184		210,349		188,607		222,018		225,429
Restructured 30–89 days past due		3,038		2,914		1,811		1,807		1,731
Restructured 90+ days past due		0		307		717		150		264
Restructured nonaccrual		18,291		21,001		22,306		39,035		17,084
Total restructured loans and leases		21,329		24,222		24,834		40,992		19,079
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		23,590		0
Total past due and nonaccrual loans held for sale		0		0		0		23,590		0
Restructured loans and leases in compliance		161,063		121,307		117,276		133,014		131,150
Other real estate owned		11,439		1,486		11,818		1,819		14,373
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.13	0.32	28	0.12	0.27	28	0.13	0.32	25	0.11
90+ days past due loans and leases	0.01	0.09	34	0.01	0.10	40	0.02	0.10	45	0.01
Nonaccrual loans and leases	0.26	0.38	36	0.41	0.58	40	0.33	0.46	36	0.45
90+ days past due and nonaccrual loans and leases	0.26	0.53	27	0.42	0.73	29	0.34	0.62	28	0.46
30–89 days past due restructured	0.01	0.01	69	0.01	0.01	71	0	0.01	61	0
90+ days past due restructured	0	0	31	0	0	72	0	0	74	0
Nonaccrual restructured	0.04	0.09	43	0.05	0.12	39	0.06	0.10	44	0.10
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.13	0.32	28	0.12	0.27	28	0.13	0.32	25	0.11
90+ days past due assets	0.01	0.10	32	0.01	0.10	38	0.02	0.10	45	0.01
Nonaccrual assets	0.26	0.39	36	0.41	0.59	39	0.33	0.47	36	0.45
30+ days past due and nonaccrual assets	0.39	0.88	22	0.54	1.04	24	0.47	0.97	22	0.57
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.19	0.32	31	0.30	0.43	37	0.24	0.36	35	0.33
90+ days past due and nonaccrual assets + other real estate owned	0.21	0.34	33	0.30	0.46	35	0.26	0.37	38	0.33
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.50	0.38	72	0.52	0.52	59	0.46	0.41	64	0.57
Allowance for loan and lease losses	69.77	57.44	68	55.55	67.93	46	61.43	62.64	61	51.42
Equity capital + allowance for loan and lease losses	5.70	3.52	81	4.99	4.43	63	4.59	3.60	70	5.40
Tier 1 capital + allowance for loan and lease losses	5.12	3.97	72	5.45	5.28	59	4.91	4.30	65	6.02
Loans and leases + other real estate owned	0.68	0.63	63	0.74	0.88	43	0.66	0.71	54	0.80

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.08	0.26	21	0.09	0.24	28	0.06	0.26	18	0.09	0.39	15	0.12	0.38	15
	90+ days past due		0	0.11	16	0.01	0.12	43	0	0.12	43	0	0.16	35	0.04	0.16	53
	Nonaccrual.....		0.24	0.45	33	0.37	0.65	31	0.28	0.52	31	0.41	0.76	28	0.19	0.46	23
Commercial and industrial	30–89 days past due		0.12	0.28	31	0.07	0.17	28	0.12	0.24	39	0.08	0.23	24	0.65	0.31	84
	90+ days past due		0.01	0.03	48	0.01	0.02	55	0.04	0.04	72	0.01	0.03	56	0.03	0.05	57
	Nonaccrual.....		0.42	0.46	59	0.64	0.64	60	0.58	0.57	62	0.67	0.75	50	0.58	0.83	41
Individuals	30–89 days past due		0.65	0.70	50	0.60	0.55	62	0.75	0.63	62	0.65	0.83	41	0.80	0.83	48
	90+ days past due		0.06	0.07	65	0.07	0.07	67	0.06	0.09	60	0.12	0.14	64	0.09	0.17	57
	Nonaccrual.....		0.18	0.18	59	0.28	0.18	72	0.24	0.17	72	0.12	0.28	44	0.21	0.17	65
Depository institution loans	30–89 days past due		0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
	90+ days past due		0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due		0.18	0.10	74	0.54	0.16	83	0	0.07	30	0.08	0.17	65	0.37	0.24	75
	90+ days past due		0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		1	0.36	88	4.71	0.69	92	0	0.70	27	0.28	0.49	61	0.43	0.67	64
Foreign governments	30–89 days past due			0			0.01			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.06	0.11	62	0.04	0.11	55	0.08	0.12	63	0.06	0.18	52	0.11	0.20	54
	90+ days past due		0	0.01	70	0	0.01	35	0	0.01	73	0	0.01	33	0	0.01	68
	Nonaccrual.....		0	0.07	49	0.03	0.13	51	0.03	0.09	57	0	0.15	40	0.01	0.13	39

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.22	0.39	40	0.11	0.35	23	0.13	0.46	15	0.22	0.65	20	0.26	0.67	17
	90+ days past due	0	0.22	18	0.01	0.27	42	0	0.24	40	0.01	0.33	40	0.12	0.31	64
	Nonaccrual	0.49	0.61	51	0.89	0.82	66	0.64	0.71	53	0.33	0.89	18	0.36	0.73	27
Revolving	30–89 days past due	0.23	0.26	47	0.20	0.29	41	0.20	0.28	44	0.26	0.48	34	0.41	0.45	49
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0.01	0.05	59
	Nonaccrual	0.52	1.15	52	0.66	1.05	53	0.76	1.18	60	0.80	1.13	58	0.70	1	57
Closed-end	30–89 days past due	0.21	0.42	40	0.09	0.36	20	0.12	0.49	17	0.20	0.65	18	0.22	0.70	15
	90+ days past due	0	0.25	19	0.01	0.29	44	0	0.26	42	0.01	0.38	40	0.15	0.35	65
Junior lien	30–89 days past due	0.48	0.60	50	0.95	0.77	70	0.61	0.67	54	0.22	0.87	15	0.27	0.70	19
	Nonaccrual	0.01	0.01	76	0.02	0.01	79	0.01	0.01	48	0.02	0.02	71	0.02	0.02	58
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.02	0.02	54	0.04	0.04	54	0.03	0.03	54	0.05	0.04	62	0.03	0.04	45
Commercial real estate	30–89 days past due	0.03	0.16	22	0.08	0.14	46	0.04	0.15	31	0.04	0.26	23	0.05	0.18	26
	90+ days past due	0	0.01	29	0.01	0.01	66	0.01	0.01	67	0	0.02	53	0.01	0.03	56
	Nonaccrual	0.14	0.32	33	0.15	0.52	20	0.14	0.38	26	0.43	0.62	46	0.09	0.23	29
Construction and development	30–89 days past due	0.05	0.22	46	0.09	0.12	67	0.08	0.17	61	0.04	0.28	36	0.06	0.28	42
	90+ days past due	0	0.01	39	0.03	0.01	87	0.01	0.01	82	0	0.01	72	0.03	0.02	77
	Nonaccrual	0.18	0.16	68	0.20	0.36	65	0.21	0.20	73	0.13	0.41	52	0.12	0.20	57
1–4 family	30–89 days past due	0	0.02	61	0.03	0.02	79	0.02	0.02	74	0	0.03	56	0	0.06	50
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0.01	0	85
Other	Nonaccrual	0.01	0.01	71	0	0.02	64	0	0.01	66	0	0.03	56	0.03	0.02	74
	30–89 days past due	0.04	0.17	60	0.05	0.07	71	0.05	0.13	66	0.04	0.22	45	0.06	0.20	52
	90+ days past due	0	0.01	40	0.03	0	92	0.01	0	89	0	0	82	0.02	0.01	81
	Nonaccrual	0.17	0.13	74	0.20	0.29	70	0.21	0.16	77	0.13	0.35	56	0.09	0.17	56
Multifamily	30–89 days past due	0	0.04	29	0.03	0.06	70	0	0.07	27	0.09	0.09	68	0.04	0.08	59
	90+ days past due	0	0	45	0.03	0	96	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.02	0.07	59	0	0.14	21	0.03	0.17	54	0.01	0.11	41	0.04	0.05	62
Nonfarm non-residential	30–89 days past due	0.03	0.13	31	0.08	0.14	50	0.03	0.13	36	0.03	0.23	23	0.05	0.14	28
	90+ days past due	0	0.01	32	0	0.01	65	0.01	0.01	71	0	0.02	57	0.01	0.03	54
	Nonaccrual	0.14	0.39	31	0.15	0.66	14	0.13	0.45	21	0.54	0.80	46	0.09	0.28	23
Owner Occupied	30–89 days past due	0.02	0.04	44	0.01	0.04	38	0.02	0.04	44	0.01	0.07	30	0.03	0.07	36
	90+ days past due	0	0	34	0	0	76	0	0	77	0	0	69	0	0.01	59
Other	Nonaccrual	0.07	0.14	37	0.10	0.25	28	0.07	0.17	33	0.32	0.27	61	0.05	0.16	26
	30–89 days past due	0.01	0.08	36	0.07	0.09	63	0.01	0.08	47	0.02	0.14	38	0.02	0.07	33
	90+ days past due	0	0	37	0	0.01	72	0.01	0	81	0	0.01	66	0.01	0.01	66
	Nonaccrual	0.08	0.21	39	0.05	0.40	25	0.06	0.23	31	0.22	0.44	42	0.05	0.10	42
Farmland	30–89 days past due	0.13	0.11	73	0.05	0.11	65	0.05	0.10	70	0.11	0.11	70	0.51	0.23	80
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	1	0.63	75	0.62	1.10	60	0.88	0.69	73	0.91	1.13	62	1.05	0.84	67
Credit card	30–89 days past due	0.73	1.02	33	0.62	0.63	44	0.60	0.81	23	0.89	0.95	43	1.28	1.19	52
	90+ days past due	0.64	0.44	61	0.60	0.39	63	0.50	0.45	50	0.83	0.63	62	1.04	0.78	59
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	3,133,648	3,217,860	3,131,997	3,287,534	3,270,576										
Retained earnings	1,984,078	1,511,897	1,768,283	1,268,034	1,068,327										
Accumulated other comprehensive income (AOCI)	-1,026,705	45,726	-82,321	158,635	65,641										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	4,091,021	4,775,483	4,817,959	4,714,203	4,404,544										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	505,588	514,953	511,583	520,617	593,888										
Accumulated other comprehensive income-related adjustments	-1,026,705	45,726	-82,321	158,635	65,642										
Other deductions from common equity tier 1 capital	68	84	79	86	1,555										
Subtotal:	4,612,070	4,214,720	4,388,618	4,034,865	3,743,459										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	4,612,070	4,214,720	4,388,618	4,034,865	3,743,459										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	537,145	537,145	537,145	537,145	537,145										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	537,145	537,145	537,145	537,145	537,145										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	537,145	537,145	537,145	537,145	537,145										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	510,000	510,000	510,000	510,000	560,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	399,859	463,311	391,433	522,220	282,777										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	909,859	973,311	901,433	1,032,220	842,777										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	909,859	973,311	901,433	1,032,220	842,777										
Exited advanced approach tier 2 capital															
Total capital	6,059,074	5,725,176	5,827,196	5,604,230	5,123,381										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	57,510,782	54,980,825	57,018,474	54,300,158	47,335,281										
Less: Deductions from common equity tier 1 capital	505,655	515,037	511,663	520,702	595,443										
Less: Other deductions	834	1,054	991	1,216	19,439										
Total assets for leverage ratio	57,004,293	54,464,734	56,505,820	53,778,240	46,720,399										
Total risk-weighted assets	48,764,800	43,212,146	46,209,676	41,767,807	41,831,642										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	9.46	11.85	12	9.75	12.66	5	9.50	12.37	9	9.66	12.35	6	8.95	12.11	3
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.56	12.53	18	11	13.44	8	10.66	13.11	8	10.95	13.08	16	10.23	12.78	12
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.43	14.37	15	13.25	15.42	12	12.61	14.91	11	13.42	15.23	21	12.25	14.36	14
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.03	9.08	49	8.72	9.11	40	8.72	8.98	48	8.50	9.13	34	9.16	9.76	40
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		1,433			948			3,714			2,879			3,706		51.16	4.60
Other insurance activities income		1,433			948			3,714			2,879			3,706		51.16	4.60
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		1,078,703			1,059,235			1,068,616			1,049,373			775,665		1.84	135.14

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0.14	0.36	64	0.10	0.37	54	0.19	0.36	64	0.15	0.41	62	0.19	0.47	64			
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			34.91					
Other premium income / Total premium income	65.44			69.08			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.41	12.13	79	20.10	11.54	85	19.96	12	82	20.27	11.03	89	17	11.51	71			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		58,144			40,784			47,816			37,794			34,076				
Net assets of broker-dealer subsidiaries / Consolidated assets	0.10	0.53	84	0.07	0.47	84	0.08	0.46	83	0.07	0.75	80	0.07	1.39	76			

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019	
Foreign Activities									
Total foreign loans and leases	275		124		121		127		860
Real estate loans.....	275		124		121		127		860
Commercial and industrial loans	0		0		0		0		0
Loans to depository institutions and other banks acceptances	0		0		0		0		0
Loans to foreign governments and institutions	0		0		0		0		0
Loans to individuals	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities	0		0		0		0		0
Interest-bearing bank balances	0		0		0		0		0
Total selected foreign assets	275		124		121		127		860
Total foreign deposits	0		0		0		0		0
Interest-bearing deposits	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
Analysis Ratios									
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33
Cost: Interest-bearing deposits.....	0.25			0.12			0.14		
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans		0.37			0.26			0.20	
Commercial and industrial loans		0.61			1.03			0.79	
Foreign governments and institutions		0			0			0	
Growth Rates									
Net loans and leases.....	121.77	11.61	91	-71.43	-1.19	4	-4.72	6.83	43
Total selected assets.....	121.77	18.50	89	-71.43	3.19	4	-4.72	9.48	38
Deposits		-4.80			9.07			0.73	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		200,239	210,367	420,777	540,841	405,920	-4.81	-33.37
Dividends		200,000	210,000	420,000	537,500	400,000	-4.76	21.06
Interest		239	367	777	3,341	5,920	-34.88	-56.23
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	-100.00
Income from nonbank subsidiaries		0	0	0	10,000	0		-100.00
Dividends		0	0	0	10,000	0		
Interest		0	0	0	0	0	0	-100.00
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	-100.00
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Total income from subsidiaries		200,239	210,367	420,777	550,841	405,920	-4.81	-35.62
Securities gains (losses)		0	0	0	0	-16		-100.00
Other operating income		-137	9	1,070	4,966	11,606		
Total operating income		200,102	210,376	421,847	555,807	417,510	-4.88	-35.71
Operating Expenses								
Personnel expenses		162	184	328	396	6	-11.96	
Interest expense		14,018	13,411	27,411	42,646	40,885	4.53	-45.43
Other expenses		7,294	3,904	10,177	10,453	13,965	86.83	61.48
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		21,474	17,499	37,916	53,495	54,856	22.72	-28.91
Income (loss) before taxes		171,628	192,877	383,931	502,312	362,654	-11.02	-38.93
Applicable income taxes (credit)		-8,830	-3,489	-7,834	-12,202	-9,753		
Extraordinary items								
Income before undistributed income of subsidiaries		180,458	196,366	391,765	514,514	372,407	-8.10	-38.32
Equity in undistributed income of subsidiaries		168,630	176,926	368,702	-140,819	191,373	-4.69	
Bank subsidiaries		158,655	172,079	346,844	-142,263	184,066	-7.80	
Nonbank subsidiaries		9,975	4,847	21,858	1,444	7,307	105.80	
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		349,088	373,292	760,467	373,695	563,780	-6.48	136.09
Memoranda								
Bank net income		358,655	382,079	766,844	395,237	584,066	-6.13	1076.54
Nonbank net income		9,975	4,847	21,858	11,444	7,307	105.80	
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		4,705,396	88.78	5,420,594	91.57	5,481,311	91.74	5,339,849	5,403,005	-13.19	47.25
Common and preferred stock		4,605,396	86.89	5,320,594	89.88	5,381,311	90.07	5,239,849	5,300,302	-13.44	44.24
Excess cost over fair value		0	0	0	0	0	0	0	2,703		-100.00
Loans, advances, notes, and bonds		100,000	1.89	100,000	1.69	100,000	1.67	100,000	100,000	0.00	
Other receivables		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		80,754	1.52	51,952	0.88	69,712	1.17	46,271	43,370	55.44	26.88
Common and preferred stock		80,754	1.52	51,952	0.88	69,712	1.17	46,271	43,370	55.44	31.00
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		-100.00
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		484,728	9.15	420,522	7.10	389,071	6.51	439,352	365,111	15.27	98.55
Cash and due from unrelated depository institution		8,679	0.16	9,277	0.16	9,277	0.16	9,277	9,277	-6.45	-56.41
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		-100.00
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		20,548	0.39	17,145	0.29	25,538	0.43	16,975	54,142	19.85	-76.67
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		5,300,105	100.00	5,919,490	100.00	5,974,909	100.00	5,851,724	5,874,905	-10.46	46.76
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		299,792	5.66	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	299,166	5.05	299,479	5.01	298,853	298,228	-100.00	-100.00
Subordinated notes and debentures		298,007	5.62	297,704	5.03	297,855	4.99	297,553	545,669	0.10	20.47
Other liabilities		107,558	2.03	74,596	1.26	70,465	1.18	83,674	79,008	44.19	87.20
Balance due to subsidiaries and related institutions		10,310	0.19	10,310	0.17	10,310	0.17	10,310	10,310	0.00	0.00
Total liabilities		715,667	13.50	681,776	11.52	678,109	11.35	690,390	933,215	4.97	16.67
Equity Capital		4,584,438	86.50	5,237,714	88.48	5,296,800	88.65	5,161,334	4,941,690	-12.47	52.92
Perpetual preferred stock (income surplus)		537,145	10.13	537,145	9.07	537,145	8.99	537,145	537,145	0.00	326.37
Common stock		170,013	3.21	169,108	2.86	169,384	2.83	168,133	166,801	0.54	19.31
Common surplus		3,908,118	73.74	3,872,949	65.43	3,894,109	65.17	3,851,208	3,819,336	0.91	28.99
Retained earnings		1,940,351	36.61	1,436,983	24.28	1,709,980	28.62	1,178,019	1,068,327	35.03	324.10
Accumulated other comprehensive income		-1,026,705	-19.37	45,726	0.77	-82,321	-1.38	158,635	65,641		
Other equity capital components		-944,484	-17.82	-824,197	-13.92	-931,497	-15.59	-731,806	-715,560		
Total liabilities and equity capital		5,300,105	100.00	5,919,490	100.00	5,974,909	100.00	5,851,724	5,874,905	-10.46	46.76
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		10,310	0.19	10,310	0.17	10,310	0.17	10,310	10,310	0.00	0.00
Notes payable to subsidiaries that issued TPS		10,000	0.19	10,000	0.17	10,000	0.17	10,000	10,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	14.17	10.52	81	14.49	12.64	68	14.59	11.94	73	7.37	7.29	48	11.87	9.68	73
Bank net income / Average equity investment in banks	14.48	11.07	81	14.55	12.37	69	14.47	11.80	78	7.44	7.45	47	12.07	10.51	69
Nonbank net income / Average equity investment in nonbanks	26.58	10.05	84	20.14	13.40	70	40.26	13.12	88	25.88	9.75	84	18.53	7.89	80
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11						8.55	
Bank net income / Parent net income	102.74	98.83	52	102.35	96.24	57	100.84	96.79	45	105.76	88.16	64	103.60	82.22	56
Nonbank net income / Parent net income	2.86	2.55	73	1.30	3.10	58	2.87	3.40	68	3.06	3.59	68	1.30	5.93	60
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	15.61	17.48	60	13.02	16.87	50	12.80	16.81	50	13.38	20.06	48	18.88	20.43	67
Total debt / Equity capital	13.04	12.15	66	11.40	11.60	61	11.28	11.71	63	11.56	14.41	60	17.08	14.31	70
Total debt + notes payable to subs that issued TPS / Equity capital	13.26	14.28	55	11.59	13.82	50	11.47	13.63	52	11.75	16.67	49	17.28	16.36	69
Total debt + Loans guaranteed for affiliate / Equity capital	13.04	12.21	64	11.40	11.69	59	11.28	11.77	62	11.56	14.68	58	17.08	14.56	70
Total debt / Equity capital – excess over fair value	13.04	12.27	65	11.40	11.71	61	11.28	11.81	63	11.56	14.52	60	17.09	14.51	70
Long-term debt / Equity capital	6.50	11.61	45	11.40	11.05	61	11.28	10.95	63	11.56	13.56	60	17.08	13.04	71
Short-term debt / Equity capital	6.54	0.43	95	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0.05	0.12	78
Long-term debt / Consolidated long-term debt	19.80	39.62	29	49.56	39.10	56	65.97	39.86	69	49.53	34.67	63	54.15	28.44	76
Double Leverage															
Equity investment in subs / Equity capital	102.22	103.92	46	102.57	103.07	49	102.91	103.22	53	102.42	102.81	49	108.19	103.22	76
Total investment in subs / Equity capital	104.40	109.01	46	104.48	108.26	49	104.80	108.40	50	104.36	110.16	47	110.21	111.07	69
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.15	0.41	43	0.18	0.25	47	0.20	0.29	51	0.33	0.47	48	0.72	0.36	70
Equity investment in subs – equity cap / Net income-div (X)	0.22	1.23	17	0.26	0.83	20	0.29	1.05	20	0.86	1.82	32	1.13	1.22	51
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	152.61	126.15	65	162.24	138.64	68	162.29	152.85	61	201.92	136.59	81	163.81	177.68	52
Cash from ops + noncash items + op expense / Op expense + dividend	179.83	116.54	76	155.82	130.64	65	160.49	154.48	60	215.29	147.24	79	198.34	190.27	58
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	170.24	92.87	85	85.74	103.17	38	81.08	98.54	32	114.10	134.08	50	162.93	116.34	84
Pretax operating income + interest expense / Interest expense	1,324.34	1,457.38	60	1,538.20	1,479.01	63	1,500.65	1,835.33	54	1,277.86	2,016.32	59	987.01	1,968.54	40
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,313.35	1,417.74	63	1,527.24	1,667.11	64	1,490.25	1,770.77	55	1,270.59	1,539.23	63	977.50	1,632.83	44
Dividends + interest from subsidiaries / Interest expense + dividends	154.68	140.52	63	164.69	153.06	61	165.48	174.12	58	203.66	150.43	77	164.44	210.80	40
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	21.05	28.68	54	22.51	41.77	46	22.93	47.61	46	11.27	35.64	37	24.64	57.11	56
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.59	3.32	45	6	3.64	69	5.43	3.44	66	6.25	3.85	72	5.28	2.64	73
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.17	1.69	56	0.12	1.79	53	0.15	1.76	57	0.14	2.66	52	0.15	5.62	46
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	63.97	82.17	47	58.22	78.46	41	57.91	66.37	47	44.28	81.10	22	55.31	57.84	56
Dividends declared / Net income	33.07	34	50	30.63	25.30	62	29.83	28.27	55	60.96	42.29	77	36.53	33.08	56
Net income – dividends / Average equity.....	9.48	7.04	75	10.05	9.64	62	10.24	8.62	72	2.88	4.14	32	7.53	6.46	64
Percent of Dividends Paid															
Dividends from bank subsidiaries	173.25	128.25	69	183.69	139.49	72	185.14	155.92	66	235.93	132.17	81	194.20	178.13	54
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	4.39	3.41	74	0	7.53	19
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	173.25	168.66	64	183.69	193.08	65	185.14	203.53	56	240.32	174.85	76	194.20	260.40	42
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	55.76	43.08	60	54.96	36.56	68	54.77	45.96	57	135.99	60.28	96	68.49	66.55	52
Interest income from bank subsidiaries.....	0.07	0.13	74	0.10	0.11	79	0.10	0.11	79	0.85	0.36	82	1.01	0.54	78
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	55.83	46.71	58	55.06	38.35	66	54.87	51.33	56	136.84	62.88	93	69.50	69.36	48
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	45.98	15	0	54.17	18	0	62.63	8	87.38	56.39	63	0	82.95	12
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	0	54.49	11	0	76.16	7	0	87.22	3	87.38	79.84	54	0	150.41	6
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51				61.23
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.95	65.33	80	99.82	67.82	84	99.56	74.16	78	96.71	69.76	59	95.81	67.32	59
Interest income from bank subsidiaries.....	0.12	0.78	67	0.17	0.39	73	0.18	0.23	78	0.60	0.63	74	1.42	0.80	78
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	100.07	75.26	92	100	81.78	88	99.75	83.13	71	97.31	82.20	48	97.22	78.80	47
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	1.80	1.95	71	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	5.58	20	0	6.48	17	0	4.67	14	1.80	4.70	60	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	3.44	189.04	28		135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	1.72	28.16	29	1.73	28.31	29	1.73	26.38	28	1.73	27.08	28	1.22	28.33	27